

Navient Private Education Refi Loan Trust 2019-PT-A
Monthly Servicing Report

Distribution Date 05/15/2020

Collection Period 04/01/2020 - 04/30/2020

Navient Credit Funding LLC - *Depositor*

Navient Solutions, Inc. - *Servicer and Administrator*

Deutsche Bank Trust Company Americas - *Trustee*

Deutsche Bank Trust Company Delaware - *Delaware Trustee*

A	Student Loan Portfolio Characteristics	03/31/2020	04/30/2020
	Pool Balance	\$ 356,190,223.68	\$ 350,469,501.09
	Weighted Average Coupon (WAC)	5.697%	5.694%
	Weighted Average Remaining Term	142.36	142.01
	Number of Loans	9,043	8,966
	Number of Borrowers	9,004	8,928
	Pool Factor	0.865328297	0.851430377
	Since Issued Constant Prepayment Rate	6.94%	7.22%

B	Debt Securities	Cusip/Isin	04/15/2020	05/15/2020
	A	63941PAA2	\$ 264,953,252.23	\$ 258,872,869.96
	B	63941PAB0	\$ 20,581,000.00	\$ 20,581,000.00
	C	63941PAC8	\$ 20,581,000.00	\$ 20,581,000.00
	D	93941PAD6	\$ 20,581,000.00	\$ 20,581,000.00
	E	63941PAE4	\$ 20,581,380.00	\$ 20,581,380.00
	Total Class PT Notes	63941PAF1	\$ 347,277,632.23	\$ 341,197,249.96

II. Trust Activity

A	Student Loan Principal Receipts		
	Borrower Principal	\$	5,520,219.64
	Consolidation Activity Principal	\$	-
	Seller Principal Reimbursement	\$	-
	Servicer Principal Reimbursement	\$	-
	Delinquent Principal Purchases by Servicer	\$	-
	Other Principal Deposits	\$	-
	Total Principal Receipts	\$	5,520,219.64
B	Student Loan Interest Receipts		
	Borrower Interest	\$	1,518,931.63
	Consolidation Activity Interest	\$	-
	Seller Interest Reimbursement	\$	-
	Servicer Interest Reimbursement	\$	-
	Delinquent Interest Purchases by Servicer	\$	-
	Other Interest Deposits	\$	-
	Total Interest Receipts	\$	1,518,931.63
C	Recoveries on Realized Losses	\$	1,636.18
D	Investment Income	\$	1,243.16
E	Funds Borrowed from Next Collection Period	\$	-
F	Funds Repaid from Prior Collection Period	\$	-
G	Loan Sale or Purchase Proceeds	\$	-
H	Initial Deposits to Distribution Account		
I	Excess Transferred from Other Accounts	\$	-
J	Other Deposits		
K	Other Fees Collected	\$	-
	AVAILABLE FUNDS	\$	7,042,030.61
L	Non-Cash Principal Activity During Collection Period	\$	200,502.95
M	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$	-
N	Aggregate Loan Substitutions	\$	-

III. Portfolio Characteristics

		04/30/2020			
		Weighted Avg Coupon	# Loans	Principal	% of Total Principal
INTERIM:	DEFERMENT	6.15%	62	\$ 2,776,430.51	0.79%
REPAYMENT:	CURRENT	5.67%	8,362	\$ 320,429,317.85	91.43%
	31-60 DAYS DELINQUENT	6.01%	13	\$ 511,530.11	0.146%
	61-90 DAYS DELINQUENT	6.18%	4	\$ 206,705.22	0.059%
	91-120 DAYS DELINQUENT	5.80%	4	\$ 169,970.29	0.048%
	121-150 DAYS DELINQUENT	5.67%	2	\$ 71,199.85	0.020%
	151-180 DAYS DELINQUENT	6.86%	2	\$ 101,667.85	0.029%
	> 180 DAYS DELINQUENT	0.00%	0	\$ -	0.000%
	FORBEARANCE	5.92%	517	\$ 26,202,679.41	7.48%
TOTAL		5.69%	8,966	\$350,469,501.09	100.00%

* Percentages may not total 100% due to rounding

III. Portfolio Characteristics (cont'd)

	<u>04/30/2020</u>	<u>03/31/2020</u>
Pool Balance	\$ 350,469,501.09	\$ 356,190,223.68
Total # Loans	8,966	9,043
Total # Borrowers	8,928	9,004
Weighted Average Coupon	5.694%	5.697%
Weighted Average Remaining Term	142.01	142.36
Borrower Interest Accrued for Period	\$ 1,595,299.21	\$ 1,675,755.50
Outstanding Borrower Interest Accrued	\$ 1,391,926.08	\$ 1,334,177.97
Gross Principal Realized Loss - Periodic	\$ 195,727.03	\$ 36,937.22
Gross Principal Realized Loss - Cumulative	\$ 881,011.38	\$ 685,284.35
Recoveries on Realized Losses - Periodic	\$ 642.68	\$ 1,042.75
Recoveries on Realized Losses - Cumulative	\$ 3,485.39	\$ 2,842.71
Net Losses - Periodic	\$ 195,084.35	\$ 35,894.47
Net Losses - Cumulative	\$ 877,525.99	\$ 682,441.64
Loan Substitutions - Periodic	\$ 0.00	\$ 0.00
Loan Substitutions - Cumulative	\$ 0.00	\$ 0.00
Unpaid Primary Servicing Fees	\$ 0.00	\$ 0.00
Unpaid Administration Fees	\$ 0.00	\$ 0.00
Unpaid Carryover Servicing Fees	\$ 0.00	\$ 0.00

IV. Reserve Account Trigger

Ratings Trigger Event? N

Reserve Account:

Specified Reserve Account Balance \$ 0.00

Actual Reserve Account Balance \$ 0.00

V. Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
Total Available Funds		\$ 7,042,030.61
A Trustee Fees	\$ -	\$ 7,042,030.61
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 89,211.57	\$ 6,952,819.04
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 6,946,152.04
Total Senior Transaction fees	\$ 95,878.57	
D Class A Noteholders Interest Distribution Amount	\$611,379.63	\$ 6,334,772.41
E Class B Noteholders Interest Distribution Amount	\$54,059.43	\$ 6,280,712.98
F Class C Noteholders Interest Distribution Amount	\$56,168.98	\$ 6,224,544.00
G Class D Noteholders Interest Distribution Amount	\$61,863.06	\$ 6,162,680.94
H Class E Noteholders Interest Distribution Amount	\$82,298.67	\$ 6,080,382.27
Class PT Noteholders' Interest Distribution Amount	\$ 865,827.18	
I Reserve Account Reinstatement	\$ -	\$ 6,080,382.27
J Class A Noteholders Principal Distribution Amount	\$ 6,080,382.27	\$ -
K Class B Noteholders Principal Distribution Amount	\$ -	\$ -
L Class C Noteholders Principal Distribution Amount	\$ -	\$ -
M Class D Noteholders Principal Distribution Amount	\$ -	\$ -
N Subordinate Transaction Fees	\$ -	\$ -
O Remaining Funds to the Class E Noteholder	\$ -	\$ -
Class PT Noteholders' Principal Distribution Amount	\$ 6,080,382.27	

VI. Distributions

Distribution Amounts

CLASS	A	B	C	D	E
Cusip/Isin	63941PAA2	63941PAB0	63941PAC8	93941PAD6	63941PAE4
Beginning Balance	\$264,953,252.23	\$20,581,000.00	\$20,581,000.00	\$20,581,000.00	\$20,581,380.00
Index	FIXED	FIXED	FIXED	FIXED	VARIABLE
Spread/Fixed Rate	2.769%	3.152%	3.275%	3.607%	4.798%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	4/1/2020	4/1/2020	4/1/2020	4/1/2020	4/1/2020
Daycount Fraction	0.08333333	0.08333333	0.08333333	0.08333333	0.08333333
Interest Rate	2.7690000%	3.1520000%	3.2750000%	3.6070000%	4.7984345%
Accrued Interest Factor	0.0023075	0.002626667	0.002729167	0.003005834	0.003998695
Current Interest Due	\$611,379.63	\$54,059.43	\$56,168.98	\$61,863.06	\$82,298.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Interest Due	\$611,379.63	\$54,059.43	\$56,168.98	\$61,863.06	\$82,298.67
Interest Paid	\$611,379.63	\$54,059.43	\$56,168.98	\$61,863.06	\$82,298.67
Interest Shortfall	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Principal Paid	\$6,080,382.27	\$0.00	\$0.00	\$0.00	\$0.00
Ending Principal Balance	\$258,872,869.96	\$20,581,000.00	\$20,581,000.00	\$20,581,000.00	\$20,581,380.00
Paydown Factor	0.022948887	0.000000000	0.000000000	0.000000000	0.000000000
Ending Balance Factor	0.977051113	1.000000000	1.000000000	1.000000000	1.000000000

VII. Current Period Distributions

Class	CUSIP	Allocation Percentage	Prior Principal Balance	Interest	Principal	Total Distribution	Current Balance
A	63941PAA2	0%	\$ -	\$ -	\$ -	\$ -	\$ -
B	63941PAB0	0%	\$ -	\$ -	\$ -	\$ -	\$ -
C	63941PAC8	0%	\$ -	\$ -	\$ -	\$ -	\$ -
D	93941PAD6	0%	\$ -	\$ -	\$ -	\$ -	\$ -
E	63941PAE4	0%	\$ -	\$ -	\$ -	\$ -	\$ -
PT	63941PAF1	100%	\$347,277,632.23	\$865,769.77	\$ 6,080,382.27	\$ 6,946,152.04	\$341,197,249.96
AD	63941PAG9	0%	\$ -	\$ -	\$ -	\$ -	\$ -
AC	63941PAH7	0%	\$ -	\$ -	\$ -	\$ -	\$ -
AB	63941PAJ3	0%	\$ -	\$ -	\$ -	\$ -	\$ -
BE	93941PAK0	0%	\$ -	\$ -	\$ -	\$ -	\$ -
BD	63941PAL8	0%	\$ -	\$ -	\$ -	\$ -	\$ -
BC	63941PAM6	0%	\$ -	\$ -	\$ -	\$ -	\$ -
CE	63941PAN4	0%	\$ -	\$ -	\$ -	\$ -	\$ -
CD	93941PAP9	0%	\$ -	\$ -	\$ -	\$ -	\$ -
DE	63941PAQ7	0%	\$ -	\$ -	\$ -	\$ -	\$ -

LAD

MOEND_DT	TRST_ID	GRP_CD_DSC	GRP_CD
30-Apr-20	2019-PTA	Beginning System Balance	1
30-Apr-20	2019-PTA	Cash Postings, Prin and Interest	10
30-Apr-20	2019-PTA	Cash Postings - Claims	11
30-Apr-20	2019-PTA	Cash Postings - Late Fees	12
30-Apr-20	2019-PTA	Cash Postings - Consolidations	13
30-Apr-20	2019-PTA	Cash Postings - Collection Fees	14
30-Apr-20	2019-PTA	Cash Postings - Returned Item Fees	15
30-Apr-20	2019-PTA	Cash Postings - Recovery	16
30-Apr-20	2019-PTA	Cash Postings - Forbearance Fees	17
30-Apr-20	2019-PTA	Servicer Adjustments - No Cash	20
30-Apr-20	2019-PTA	Servicer Adjustments - Cash from Seller	21
30-Apr-20	2019-PTA	Servicer Adjustments - Cash from Servicer	22
30-Apr-20	2019-PTA	Consolidations - Sallie Mae Fronts Cash	23
30-Apr-20	2019-PTA	Advice - Front-End/Back-End Premium	24
30-Apr-20	2019-PTA	Small Balance Writeoffs	25
30-Apr-20	2019-PTA	Risk-Sharing Writeoffs	26
30-Apr-20	2019-PTA	PC Chargeoffs	27
30-Apr-20	2019-PTA	Borrower Benefits	28
30-Apr-20	2019-PTA	Forebearance Fee Advices	29
30-Apr-20	2019-PTA	New Purchases	30
30-Apr-20	2019-PTA	Buybacks - Regular	31
30-Apr-20	2019-PTA	Buybacks - Claim	32
30-Apr-20	2019-PTA	Buybacks - Chargeoff	33
30-Apr-20	2019-PTA	Capitalized Interest	40
30-Apr-20	2019-PTA	Non Cash Postings (Int Only)	50
30-Apr-20	2019-PTA	Current Accruals	60
30-Apr-20	2019-PTA	Ending System Balance	100
30-Apr-20	2019-PTA	Chargeoff Ending Balance	200

AVG_WEIGHTED_TOT

TRST_ID	MOEND_DT	OSTD_PRIN_AMT	AP_INT_AM
2019-PTA	30-Apr-20	350469501.1	0

PORT_CHAR

TRST_ID	MOEND_DT	CBOR_CD	PORT_CHL HL_TYPE_D
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL

2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL
2019-PTA	30-Apr-20	N	TECHNICAL

PASFEED

AS_OF_DT	VAL_NM	SCTY_DSC	CUSIP_NBR
30-Apr-20	DABN2019060 3001	NAV TRUST 2019-PT-AA	63941PAA 2
30-Apr-20	DABN2019060 3002	NAV TRUST 2019-PT-AB	63941PAB 0
30-Apr-20	DABN2019060 3003	NAV TRUST 2019-PT-AC	63941PAC 8
30-Apr-20	DABN2019060 3004	NAV TRUST 2019-PT-AD	63941PA D6
30-Apr-20	DABN2019060 3005	NAV TRUST 2019-PT-AE	63941PAE 4

ACTY_PRIN_AMT	DRR_ACTY_INT_AMT	ACTY_INT	ACTY_LFEE_AMT	UNSR_SUB
\$ 356,190,223.68	\$ 1,334,177.97	0	0	0
\$ (5,520,219.64)	\$ (1,518,931.63)	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ (642.68)	\$ (993.50)	0	0	0
\$ -	\$ -	0	0	0
\$ (4,776.29)	\$ (4.67)	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ 0.37	\$ (0.19)	0	0	0
\$ -	\$ -	0	0	0
\$ (185,038.34)	\$ (17,613.22)	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ (10,688.69)	\$ (31.30)	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ -	0	0	0
\$ -	\$ (970.09)	0	0	0
0	1595299.21	0	0	0
\$ 350,469,501.09	1391926.08	0	0	0
851123.99	42648.29	0	0	0

TOT_POOL_AMT	D_AVG_RBTE_FEE	D_AVG_SA	WGTD_AVG_EFF_INT_RT	AVG_ORIG
350469501.1	0	5.69374	5.50993	5.69374

AR

LOAN_PGM_DSC	LOAN_STAT_DSC	GTOR_CD	DLNQ_DAY_RNGE_DSC	BRNC_ID
PRIV CONS	REPAYMENT	G2	211-240 DAYS DELQ	0000
PRIV CONS	REPAYMENT	G2	> 360 DAYS DELQ	0000
PRIV CONS	FORBEARANCE	HA	CURRENT	0000

PRIV CONS	DEFERMENT	HA	CURRENT	0000
PRIV CONS	REPAYMENT	HA	121-150 DAYS DELQ	0000
PRIV CONS	REPAYMENT	HA	CURRENT	0000
PRIV CONS	REPAYMENT	HA	151-180 DAYS DELQ	0000
PRIV CONS	REPAYMENT	HA	31-60 DAYS DELQ	0000
PRIV CONS	REPAYMENT	HA	61-90 DAYS DELQ	0000
PRIV CONS	REPAYMENT	HA	91-120 DAYS DELQ	0000
PRIV CONS	REPAYMENT	HA	CURRENT	0000
PRIV CONS	FORBEARANCE	HA	CURRENT	0000

INRL_CPTY_NM	PARN_CPTY_NM	_ACRL_PRI	AY_CURR_ACRL_PRD_BGN_D	_ACRL_PRI
NAVPC 2019-PT-A A	NAVPC 2019-PT-A		15-Apr-20	
NAVPC 2019-PT-A B	NAVPC 2019-PT-A		15-Apr-20	
NAVPC 2019-PT-A C	NAVPC 2019-PT-A		15-Apr-20	
NAVPC 2019-PT-A D	NAVPC 2019-PT-A		15-Apr-20	
NAVPC 2019-PT-A E	NAVPC 2019-PT-A		15-Apr-20	

FNA008	FIXED	62	2776430.51
FNA008	FIXED	2	71199.85
FNA008	FIXED	8362	320429317.9
FNA008	FIXED	2	101667.85
FNA008	FIXED	13	511530.11
FNA008	FIXED	4	206705.22
FNA008	FIXED	4	169970.29
FNA008	FIXED	2	54670.65
FNA008	FIXED	14	460056.29

\$ 350,469,501.09

PAY_CURR_ACRL_PRD_END_DT	PAY_NEXT_PAY_DT	_NEXT_PAY	RCV_PMT_AMT
15-May-20	15-May-20		
15-May-20	15-May-20		
15-May-20	15-May-20		
15-May-20	15-May-20		
15-May-20	15-May-20		

0	104149.02	2776430.51	6.153677	533253
0	6220.71	71199.85	5.666771	533253
0	980344.13	320429317.9	5.670313	533253
0	5046.88	101667.85	6.863004	533253
0	11109.98	511530.11	6.010658	533253
0	7429.06	206705.22	6.182691	533253
0	2247.58	169970.29	5.799548	533253
0	529.56	54670.65	6.419335	633253
0	18417.18	460056.29	6.376064	633253

\$ 1,391,926.08

RCV_INT_FCTR_RT	RCV_ACCR_INT_RT	PAY_PMT_AMT	_INT_FCTR	_ACCR_INT
0		611379.63	0.002308	0.02769
0		54059.43	0.002627	0.03152
0		56168.98	0.002729	0.03275
0		61863.06	0.003006	0.03607
0		82716.5	0.004019	0.048228
		\$ 866,187.60		

200503

BRNC_ID	INDX_DT	TBIL_RT	MRC_PPR_F	FUND_FCTY_ID	LIBOR_RT
0000	30-Apr-20	1.11	1.63	309180	2.48

INSM_TYP	STUD_MCS_CD	LOAN_PGM_CD	AN_PRDT	FUND_FCTY_ID	LOAN_TYPE
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	

.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	
.		NR	DF	309180	

ACCR_INT	Y_ACCR_INT_AMT	PAY_ORIG_NOTL_AMT	CNCY_TYP	RCV_ORIG_NOTL_AMT	CNCY_TYP
	305689.81	329300000	USD	329300000	USD
	27029.71	20581000	USD	20581000	USD
	28084.49	20581000	USD	20581000	USD
	30931.53	20581000	USD	20581000	USD
	41358.25	20581380	USD	20581380	USD

LOAN_RMNG_TERM_CNT	INT_MRGN	LOAN_IDR_CD
0	0	N
0	0	N
0	0	N

0	0	N	
0	0	N	
0	0	N	
0	0		
0	0		
0	0	N	
0	0	N	
0	0		
0	0		

PAY_BAL_OSTD_AMT	BAL_OSTD	RIN_FCTR	INT_RT_IND	INT_RT_IND	RVCV_INT_R	PAY_INT_R	AL_MTRY_I
264953252.4		0.804595	FIXED			0.02769	#####
20581000		1	FIXED			0.03152	#####
20581000		1	FIXED			0.03275	#####
20581000		1	FIXED			0.03607	#####
20581380		1	FIXED			0	#####



RST_STRK	TL_CPTY	TL_CPTY	NST_ACCT	FUND_ABA	Y_BANK_A	CPTY_CNT	CNCY_ECN	ACCR_DAY	ACCR_DAY
	DGS	GOLDMA N SACHS & CO.						30	
	DGS	GOLDMA N SACHS & CO.						30	
	DGS	GOLDMA N SACHS & CO.						30	
	DGS	GOLDMA N SACHS & CO.						30	
	DGS	GOLDMA N SACHS & CO.						30	



CMNT_TXT	INT_RT_RS	AGNT_FE	DLR_FEE	TRST_ID	PMT_FREQ	REC_DT_TX	RK_DLR_NM
				2019-PTA		1 NEW YORK BUSINESS DAY	
				2019-PTA		1 NEW YORK BUSINESS DAY	
				2019-PTA		1 NEW YORK BUSINESS DAY	
				2019-PTA		1 NEW YORK BUSINESS DAY	
				2019-PTA		1 NEW YORK BUSINESS DAY	

	43921
	3.56E+08
	9043
	9004
	5.69659
	142.3649
	1675756
	1334178
195727	36937.22
	685284.4
\$ 642.68	1042.75
\$ 3,485.39	
#####	2842.71
#####	35894.47
#####	682441.6
	0
	0
	0
	0
	0

